

UNITED STATES BANKRUPTCY COURT
EASTERN DISTRICT OF NEW YORK
CENTRAL ISLIP DIVISION

In Re. ROBERT P. RUGGIERO SR

§
§
§
§Case No. 25-70416Debtor(s)☐ Jointly Administered**Monthly Operating Report**

Chapter 11

Reporting Period Ended: 03/31/2025Petition Date: 01/31/2025Months Pending: 2Industry Classification:

0	0	0	0
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Reporting Method: Accrual Basis ☒Cash Basis ☐

Debtor's Full-Time Employees (current):

0

Debtor's Full-Time Employees (as of date of order for relief):

0**Supporting Documentation** (check all that are attached):

(For jointly administered debtors, any required schedules must be provided on a non-consolidated basis for each debtor)

- ☐ Statement of cash receipts and disbursements
- ☐ Balance sheet containing the summary and detail of the assets, liabilities and equity (net worth) or deficit
- ☒ Statement of operations (profit or loss statement)
- ☐ Accounts receivable aging
- ☐ Postpetition liabilities aging
- ☐ Statement of capital assets
- ☐ Schedule of payments to professionals
- ☐ Schedule of payments to insiders
- ☒ All bank statements and bank reconciliations for the reporting period
- ☐ Description of the assets sold or transferred and the terms of the sale or transfer

s/Robert Ruggiero Sr

Signature of Responsible Party

04/15/2025

Date

Robert Ruggiero Sr

Printed Name of Responsible Party

11 Linden Street, Selden NY 11784

Address

STATEMENT: This Periodic Report is associated with an open bankruptcy case; therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.

Debtor's Name ROBERT P. RUGGIERO SR

Case No. 25-70416

Part 1: Cash Receipts and Disbursements	Current Month	Cumulative
a. Cash balance beginning of month	\$971	
b. Total receipts (net of transfers between accounts)	\$11,914	\$14,114
c. Total disbursements (net of transfers between accounts)	\$5,800	\$7,029
d. Cash balance end of month (a+b-c)	\$7,085	
e. Disbursements made by third party for the benefit of the estate	\$0	\$0
f. Total disbursements for quarterly fee calculation (c+e)	\$5,800	\$7,029

Part 2: Asset and Liability Status (Not generally applicable to Individual Debtors. See Instructions.)	Current Month
a. Accounts receivable (total net of allowance)	\$0
b. Accounts receivable over 90 days outstanding (net of allowance)	\$0
c. Inventory (Book <input type="radio"/> Market <input type="radio"/> Other <input checked="" type="radio"/> (attach explanation))	\$0
d. Total current assets	\$2,690,000
e. Total assets	\$2,690,000
f. Postpetition payables (excluding taxes)	\$0
g. Postpetition payables past due (excluding taxes)	\$0
h. Postpetition taxes payable	\$0
i. Postpetition taxes past due	\$0
j. Total postpetition debt (f+h)	\$0
k. Prepetition secured debt	\$1,214,316
l. Prepetition priority debt	\$1,100,000
m. Prepetition unsecured debt	\$1,854,839
n. Total liabilities (debt) (j+k+l+m)	\$4,169,155
o. Ending equity/net worth (e-n)	\$-1,479,155

Part 3: Assets Sold or Transferred	Current Month	Cumulative
a. Total cash sales price for assets sold/transferred outside the ordinary course of business	\$0	\$0
b. Total payments to third parties incident to assets being sold/transferred outside the ordinary course of business	\$0	\$0
c. Net cash proceeds from assets sold/transferred outside the ordinary course of business (a-b)	\$0	\$0

Part 4: Income Statement (Statement of Operations) (Not generally applicable to Individual Debtors. See Instructions.)	Current Month	Cumulative
a. Gross income/sales (net of returns and allowances)	\$0	
b. Cost of goods sold (inclusive of depreciation, if applicable)	\$0	
c. Gross profit (a-b)	\$0	
d. Selling expenses	\$0	
e. General and administrative expenses	\$0	
f. Other expenses	\$0	
g. Depreciation and/or amortization (not included in 4b)	\$0	
h. Interest	\$0	
i. Taxes (local, state, and federal)	\$0	
j. Reorganization items	\$0	
k. Profit (loss)	\$0	\$0

Debtor's Name ROBERT P. RUGGIERO SR

Case No. 25-70416

Part 5: Professional Fees and Expenses

a.			Approved Current Month	Approved Cumulative	Paid Current Month	Paid Cumulative
	Debtor's professional fees & expenses (bankruptcy) <i>Aggregate Total</i>		\$0	\$0	\$0	\$0
	<i>Itemized Breakdown by Firm</i>					
		Firm Name	Role			
	i	Richard S Feinsilver	Lead Counsel	\$0	\$0	\$0
	ii		Other	\$0	\$0	\$0
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Debtor's Name ROBERT P. RUGGIERO SR

Case No. 25-70416

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b.			Approved Current Month	Approved Cumulative	Paid Current Month	Paid Cumulative
	Debtor's professional fees & expenses (nonbankruptcy) <i>Aggregate Total</i>					
	<i>Itemized Breakdown by Firm</i>					
	Firm Name	Role				
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ii						
iii						
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Debtor's Name ROBERT P. RUGGIERO SR

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Debtor's Name ROBERT P. RUGGIERO SR

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c.	All professional fees and expenses (debtor & committees)					

Part 6: Postpetition Taxes	Current Month	Cumulative
a. Postpetition income taxes accrued (local, state, and federal)	\$0	\$0
b. Postpetition income taxes paid (local, state, and federal)	\$0	\$0
c. Postpetition employer payroll taxes accrued	\$0	\$0
d. Postpetition employer payroll taxes paid	\$0	\$0
e. Postpetition property taxes paid	\$0	\$0
f. Postpetition other taxes accrued (local, state, and federal)	\$0	\$0
g. Postpetition other taxes paid (local, state, and federal)	\$0	\$0

Part 7: Questionnaire - During this reporting period:

- a. Were any payments made on prepetition debt? (if yes, see Instructions) Yes ☐ No ☒
- b. Were any payments made outside the ordinary course of business without court approval? (if yes, see Instructions) Yes ☐ No ☒
- c. Were any payments made to or on behalf of insiders? Yes ☐ No ☒
- d. Are you current on postpetition tax return filings? Yes ☒ No ☐
- e. Are you current on postpetition estimated tax payments? Yes ☒ No ☐
- f. Were all trust fund taxes remitted on a current basis? Yes ☐ No ☒
- g. Was there any postpetition borrowing, other than trade credit? (if yes, see Instructions) Yes ☐ No ☒
- h. Were all payments made to or on behalf of professionals approved by the court? Yes ☐ No ☐ N/A ☒
- i. Do you have:
- Worker's compensation insurance? Yes ☐ No ☒
- If yes, are your premiums current? Yes ☐ No ☐ N/A ☒ (if no, see Instructions)
- Casualty/property insurance? Yes ☒ No ☐
- If yes, are your premiums current? Yes ☒ No ☐ N/A ☐ (if no, see Instructions)
- General liability insurance? Yes ☒ No ☐
- If yes, are your premiums current? Yes ☒ No ☐ N/A ☐ (if no, see Instructions)
- j. Has a plan of reorganization been filed with the court? Yes ☐ No ☒
- k. Has a disclosure statement been filed with the court? Yes ☐ No ☒
- l. Are you current with quarterly U.S. Trustee fees as set forth under 28 U.S.C. § 1930? Yes ☒ No ☐

Debtor's Name ROBERT P. RUGGIERO SR

Case No. 25-70416

Part 8: Individual Chapter 11 Debtors (Only)

a. Gross income (receipts) from salary and wages	\$0
b. Gross income (receipts) from self-employment	\$0
c. Gross income from all other sources	\$11,914
d. Total income in the reporting period (a+b+c)	\$11,914
e. Payroll deductions	\$0
f. Self-employment related expenses	\$0
g. Living expenses	\$5,800
h. All other expenses	\$0
i. Total expenses in the reporting period (e+f+g+h)	\$5,800
j. Difference between total income and total expenses (d-i)	\$6,114
k. List the total amount of all postpetition debts that are past due	\$0
l. Are you required to pay any Domestic Support Obligations as defined by 11 U.S.C § 101(14A)? Yes <input type="radio"/> No <input checked="" type="radio"/>	
m. If yes, have you made all Domestic Support Obligation payments? Yes <input type="radio"/> No <input type="radio"/> N/A <input checked="" type="radio"/>	

Privacy Act Statement

28 U.S.C. § 589b authorizes the collection of this information, and provision of this information is mandatory under 11 U.S.C. §§ 704, 1106, and 1107. The United States Trustee will use this information to calculate statutory fee assessments under 28 U.S.C. § 1930(a)(6). The United States Trustee will also use this information to evaluate a chapter 11 debtor's progress through the bankruptcy system, including the likelihood of a plan of reorganization being confirmed and whether the case is being prosecuted in good faith. This information may be disclosed to a bankruptcy trustee or examiner when the information is needed to perform the trustee's or examiner's duties or to the appropriate federal, state, local, regulatory, tribal, or foreign law enforcement agency when the information indicates a violation or potential violation of law. Other disclosures may be made for routine purposes. For a discussion of the types of routine disclosures that may be made, you may consult the Executive Office for United States Trustee's systems of records notice, UST-001, "Bankruptcy Case Files and Associated Records." See 71 Fed. Reg. 59,818 et seq. (Oct. 11, 2006). A copy of the notice may be obtained at the following link: http://www.justice.gov/ust/eo/rules_regulations/index.htm. Failure to provide this information could result in the dismissal or conversion of your bankruptcy case or other action by the United States Trustee. 11 U.S.C. § 1112(b)(4)(F).

I declare under penalty of perjury that the foregoing Monthly Operating Report and its supporting documentation are true and correct and that I have been authorized to sign this report on behalf of the estate.

s/Robert P. Ruggiero Sr

Signature of Responsible Party

Debtor

Title

Robert P. Ruggiero Sr

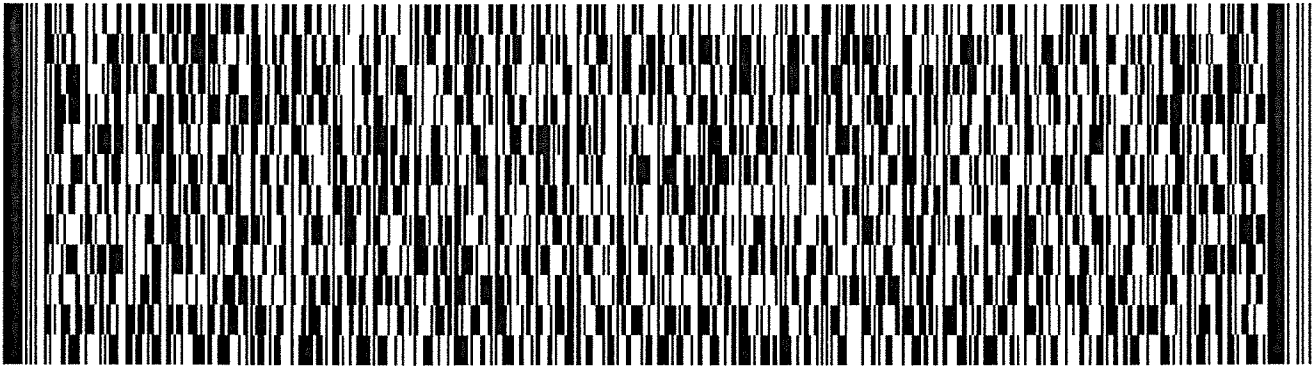
Printed Name of Responsible Party

04/15/2025

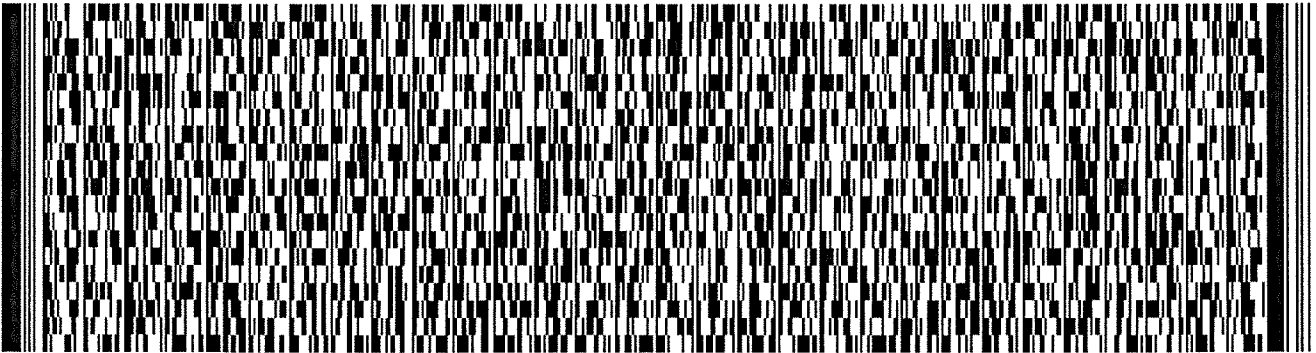
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Debtor's Name ROBERT P. RUGGIERO SR

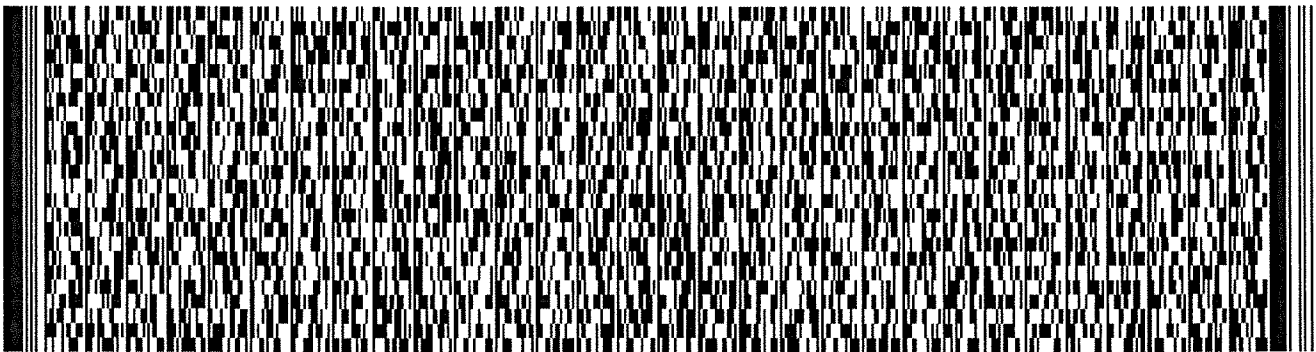
Case No. 25-70416



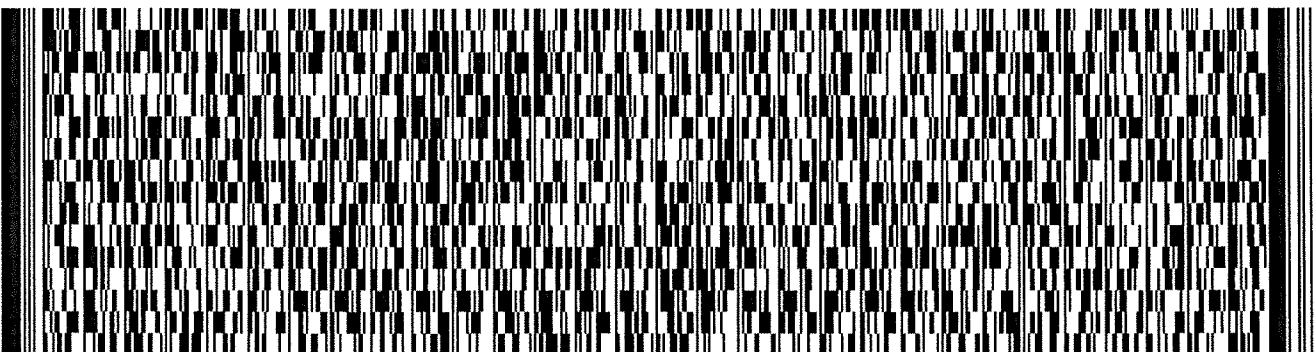
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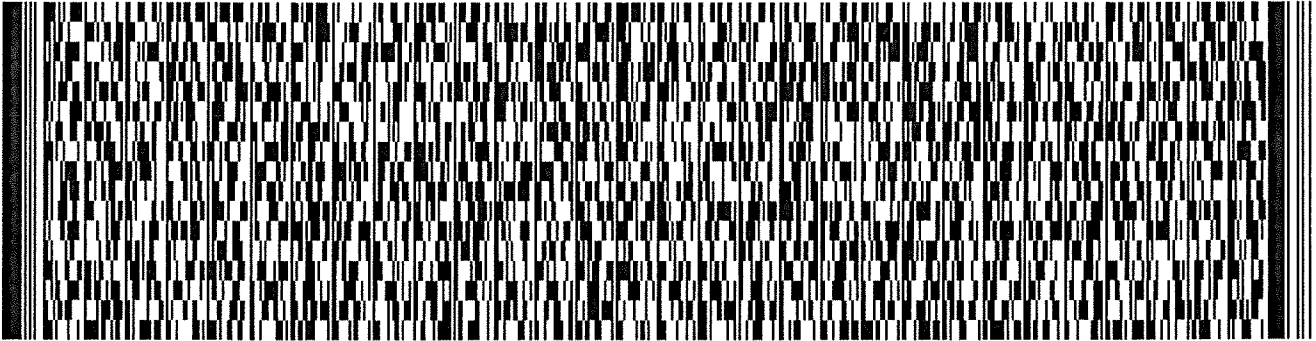
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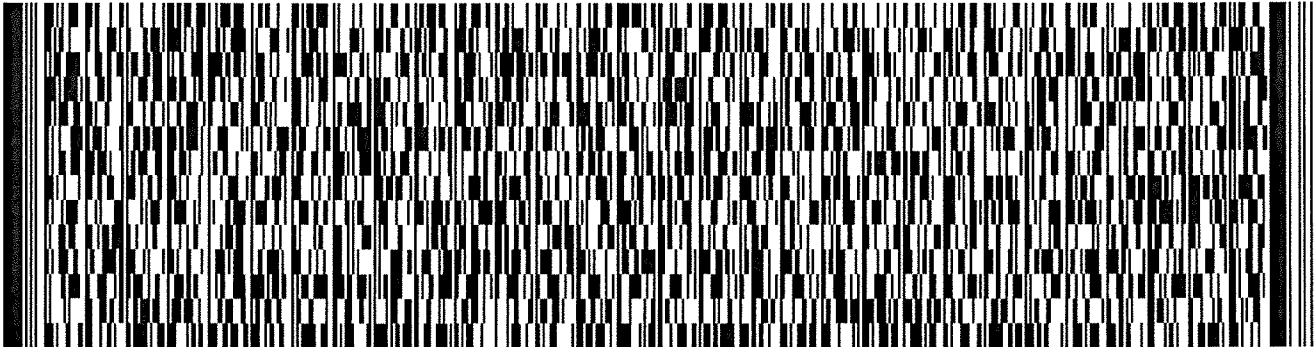
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Debtor's Name ROBERT P. RUGGIERO SR

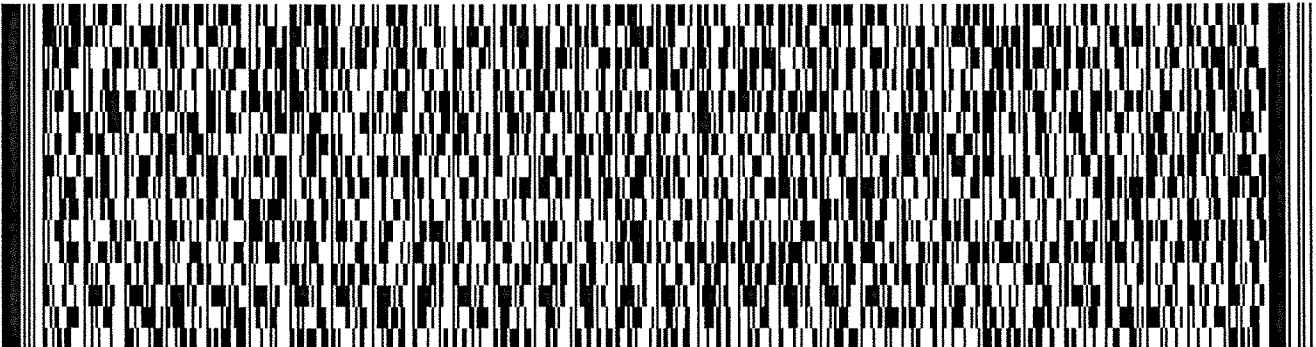
Case No. 25-70416



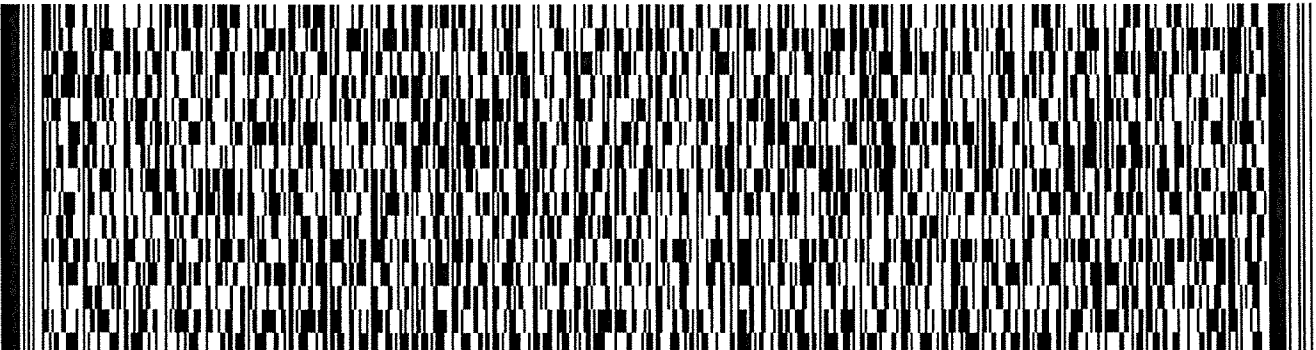
Bankruptcy1to50



Bankruptcy51to100



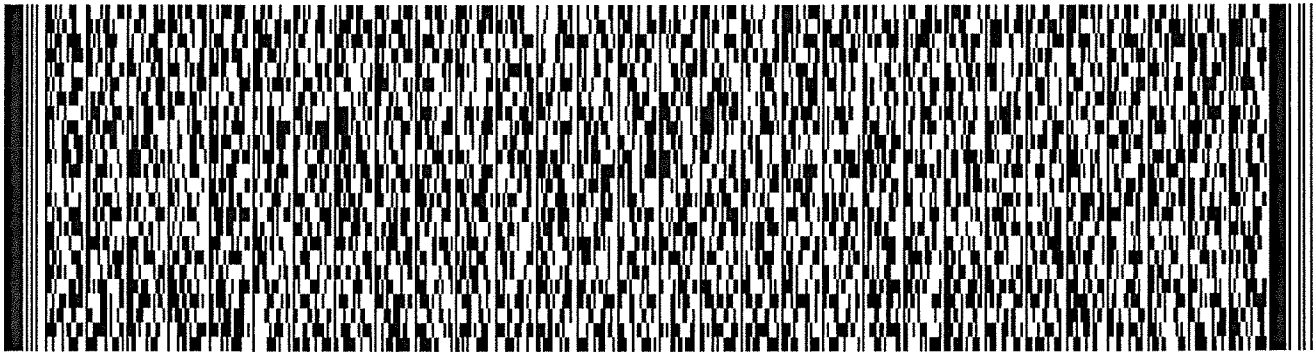
NonBankruptcy1to50



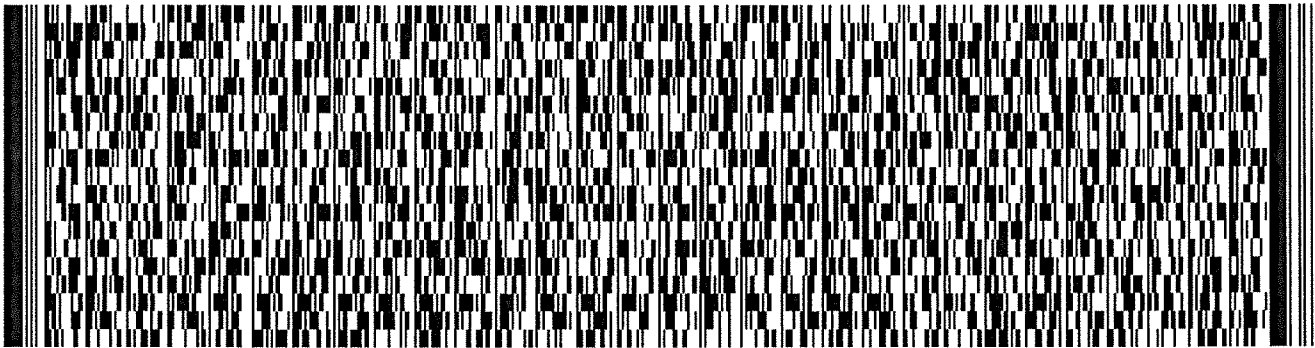
NonBankruptcy51to100

Debtor's Name ROBERT P. RUGGIERO SR

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ROBERT P. RUGGIERO SR.
Case #: 25-70416-las

STATEMENT OF INCOME AND EXPENSES FOR PERIOD
FROM March 1, 2025 to March 31, 2025

Opening Balance	971
<u>Income</u>	
Social Security	3,734
Deposits from Retirement Savings	8,180
Total Income	11,914
Total Funds Available	12,885
<u>Expenses</u>	
Utilities	901
Health Insurance	788
Other Insurance	1,168
Personal Tax Deposits	750
Personal Expenses (Food, Clothing etc)	2,133
Bank Charges	60
Subtotal	5,800
Admin (UST Fees)	
Total Expenses	5,800
Closing Balance	7,085

Wells Fargo Everyday Checking

March 31, 2025 ■ Page 1 of 6



ROBERT P RUGGIERO, SR
DEBTOR IN POSSESSION
CH11 CASE #25-70416 (ENY)
11 LINDEN ST
SELDEN NY 11784-2801

Questions?

Available by phone 24 hours a day, 7 days a week:
We accept all relay calls, including 711

1-800-TO-WELLS (1-800-869-3557)

En español: 1-877-727-2932

Online: wells Fargo.com

Write: Wells Fargo Bank, N.A. (348)
P.O. Box 6995
Portland, OR 97228-6995

You and Wells Fargo

Thank you for being a loyal Wells Fargo customer. We value your trust in our company and look forward to continuing to serve you with your financial needs.

Other Wells Fargo Benefits

This tax season, don't get scammed by an IRS impersonator.

Scammers are impersonating the Internal Revenue Service to steal your identity and convince you to send them money.

Know that the IRS will not:

- Initiate contact with you or request sensitive information by email, text, or social media.
- Demand immediate payment or offer to assist you with receiving a payment.
- Threaten to immediately have you arrested, deported, or revoke your driver's license for not paying.
- Ask you to pay your taxes using a gift or prepaid card, cryptocurrency, or wire transfer.

If you do get an unexpected call from the IRS, hang up right away, and do not provide any additional information, even if the caller already has the last four digits of your Social Security number.

Remember, if you do owe taxes, the IRS will contact you by mail before attempting to call you.

Learn more at wellsfargo.com/spottaxscams

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Statement period activity summary

Beginning balance on 3/1	\$970.61
Deposits/Additions	11,914.00
Withdrawals/Subtractions	- 5,799.98
Ending balance on 3/31	\$7,084.63

Account number: 3[REDACTED]9932 (primary account)

ROBERT P RUGGIERO, SR
DEBTOR IN POSSESSION
CH11 CASE #25-70416 (ENY)

NEW York account terms and conditions apply

For Direct Deposit use

Routing Number (RTN): 026012881

Overdraft Protection

This account is not currently covered by Overdraft Protection. If you would like more information regarding Overdraft Protection and eligibility requirements please call the number listed on your statement or visit your Wells Fargo branch.

Transaction history

Date	Check Number	Description	Deposits/ Additions	Withdrawals/ Subtractions	Ending daily balance
3/3		Purchase authorized on 02/27 Pseg LI Commercial			
3/7		800-490-0025 NJ S385059265998883 Card 4492		416.23	554.38
3/10		eDeposit IN Branch 03/07/25 01:44:13 PM 601 Portion Rd Lake Ronkonkoma NY 4492	2,000.00		2,554.38
3/12		Purchase authorized on 03/07 Acl FL Power & Lig		91.27	2,463.11
3/13		800-226-3545 FL S585066565412872 Card 4492		60.00	2,403.11
3/17		Harland Clarke Check/Acc. 030825 2Cze00970072800 Robert P Ruggiero, Sr		77.51	2,325.60
3/17		Purchase authorized on 03/12 Vivint Inc/US 801-705-6253 UT S585071566649257 Card 4492	1,000.00		2,325.60
3/17		eDeposit IN Branch 03/17/25 01:07:11 PM 601 Portion Rd Lake Ronkonkoma NY 4492		1,002.00	2,323.60
3/18		< Business to Business ACH Debit - Monahan & Compan J2464			
3/18		Off Cz10000D7V6CC			
3/18		TRN*1*Cz10000D7V6CC\Rmr*I*Monahan Company CPA's		250.00	
3/18		< Business to Business ACH Debit - Nys Dtf CT Tax Paymnt			
3/19		000000125368055 C12502115343		500.00	1,573.60
3/19		NYC Dept of Fin Taxpayment 250317 xxxxx4448 Ara Plumbing Corp			
3/19		SSA Treas 310 Xxsoc Sec 031925 xxxxx9279A SSA Robert P Ruggiero	3,734.00		
3/20		Purchase authorized on 03/18 State Farm Insura 800-956-6310 IL S385077467264707 Card 4492		166.71	5,140.89
3/20		Purchase authorized on 03/19 Lu NY/EZ-Pay 800-454-2201 AZ S465078530294080 Card 4492		25.55	
3/20		Purchase authorized on 03/19 Pseg LI Commercial		366.48	
3/20		800-490-0025 NJ S465078536774599 Card 4492			
3/20		Unitedhealthcare Premium 692788792623 Ruggiero R		394.00	
3/21	103	Check		394.00	
3/21		eDeposit IN Branch 03/21/25 11:21:11 Am 601 Portion Rd Lake Ronkonkoma NY 4492	3,680.00	730.00	3,230.86
3/24		Purchase authorized on 03/21 Villa Olivetti Saint James NY S585081026352476 Card 4492		280.49	6,910.86
3/27	101	Check			6,630.37
3/28		eDeposit IN Branch 03/28/25 03:16:23 PM 601 Portion Rd Lake Ronkonkoma NY 4492	1,500.00	333.92	6,296.45
3/28	102	Check			
3/31		Purchase authorized on 03/27 Extra Space 4139 888-5869658 NY S585086511382008 Card 4492		400.00	7,396.45
3/31		Purchase authorized on 03/30 The Home Depot #1209 Selden NY P385089590724301 Card 4492		141.73	
3/31		Purchase authorized on 03/31 Cvs/Pharmacy #01 01186-8 Selden NY P465090689054843 Card 4492		65.09	
Totals			\$11,914.00	\$5,799.98	7,084.63

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Summary of checks written (checks listed are also displayed in the preceding Transaction history)

Number	Date	Amount	Number	Date	Amount	Number	Date	Amount
101	3/27	333.92	102	3/28	400.00	103	3/20	730.00

Monthly service fee summary

For a complete list of fees and detailed account information, see the disclosures applicable to your account or talk to a banker. Go to wellsfargo.com/feefaq for a link to these documents, and answers to common monthly service fee questions.

Fee period 03/01/2025 - 03/31/2025

Standard monthly service fee \$10.00

You paid \$0.00

We waived the fee this fee period to allow you to meet one of the options to avoid the monthly service fee. This is the final period with the fee waived. For the next fee period, you need to meet one of the options to avoid the monthly service fee.

How to avoid the monthly service fee

Have any ONE of the following each fee period

- Minimum daily balance
- Total amount of qualifying electronic deposits
- Age of primary account owner
- Account is linked to a Wells Fargo Campus ATM Card or Campus Debit Card

Minimum required

This fee period

\$500.00

\$554.38 ☒

\$500.00

\$3,734.00 ☒

17 - 24

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0 ☐

RC/RC



IMPORTANT ACCOUNT INFORMATION

Effective June 4, 2025, we are updating the following sections of the "Availability of Funds Policy" in our Deposit Account Agreement:

The "Longer delays may apply" section is deleted and replaced with the following:

In some cases, we will not make the first \$400 of a business day's check deposits available to you on the day we receive the deposits. Further, in some cases, we will not make all the funds that you deposit by check available to you on the first business day after the day of your deposit.

Depending on the type of check that you deposit, funds may not be available until the second business day after the day of your deposit. The first \$275 of your deposit, however, may be available on the first business day after the day of your deposit. Except as otherwise explained in this paragraph, if we are not going to make all funds from your deposit available on the business day of deposit or the first business day after the day of deposit, we will notify you at the time you make your deposit. We will also tell you when the funds will be available. If your deposit is not made directly to a Wells Fargo employee, or if we decide to take this action after you have left the premises, we will mail you the notice by the first business day after we receive your deposit.

If you need the funds from a deposit right away, you should ask us when the funds will be available. In addition, funds you deposit by check may be delayed for a longer period under the following circumstances:

- We believe a check you deposit will not be paid
- You deposit checks totaling more than \$6,725 on any one day
- You redeposit a check that has been returned unpaid
- You have overdrawn your account repeatedly in the last six months
- There is an emergency, such as failure of computer or communications equipment

We will notify you if we delay your ability to withdraw funds for any of these reasons, and we will tell you when the funds will be available. The funds will generally be available no later than the seventh business day after the day of your deposit.

The "Special rules for new accounts" section is deleted and replaced with the following:

If you are a new customer, the following special rules apply during the first 30 days your account is open. Incoming wire transfers, electronic direct deposits, and cash deposited at a teller window and at a Wells Fargo ATM will be available on the day we receive the deposit. Funds from your check deposits will be available on the business day after the day we receive the deposits; no funds from a business day's check deposits are available on the day we receive the deposits. If we delay the availability of your deposit the following special rules may apply: